

**Fill in this information to identify the case:**

Debtor 1 Stephen K. Ford

Debtor 2 Stacy M. Ford  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA

Case number 20-20471 CMB

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Name of Creditor: MIDFIRST BANK

Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account: 7888

Property address:

309 Ambridge Avenue  
Fair Oaks, PA 15003

#### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 06 / 01 / 2025

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Stephen K. Ford and Stacy M. Ford  
First Name Middle Name Last Name

Case Number (if known): 20-20471 CMB

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Matthew Fissel

Date 05/22/2025

Matthew Fissel  
22 May 2025, 13:19:16, EDT

KML Law Group, P.C.  
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Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Stephen K. Ford aka Stephen Kent Ford**  
**Stacy M. Ford aka Stacy Marie Ford fka Stacy M. Woody fka Stacy Marie Woody**  
**Debtor(s)**

**MIDFIRST BANK**  
**Movant**  
**vs.**

**Stephen K. Ford aka Stephen Kent Ford**  
**Stacy M. Ford aka Stacy Marie Ford fka Stacy M. Woody fka Stacy Marie Woody**  
**Debtor(s)**

**Ronda J. Winnecur,**  
**Trustee**

**BK NO. 20-20471 CMB**

**Chapter 13**

**Related to Claim No. 21**

**CERTIFICATE OF SERVICE  
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Matthew Fissel of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 22, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)  
Stephen K. Ford aka Stephen Kent Ford  
309 Ambridge Avenue  
Fair Oaks, PA 15003

Stacy M. Ford aka Stacy Marie Ford fka Stacy M. Woody fka Stacy Marie Woody  
309 Ambridge Avenue  
Fair Oaks, PA 15003

Attorney for Debtor(s) (via ECF)  
Mark G. Moynihan  
Moynihan Law, P.C.  
2 Chatham Ctr Ste 230  
PA 15219

Trustee (via ECF)  
Ronda J. Winnecur  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Method of Service: electronic means or first-class mail

Dated: May 22, 2025

/s/ Matthew Fissel  
Matthew Fissel  
Attorney I.D. 314567  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
mfissel@kmllawgroup.com